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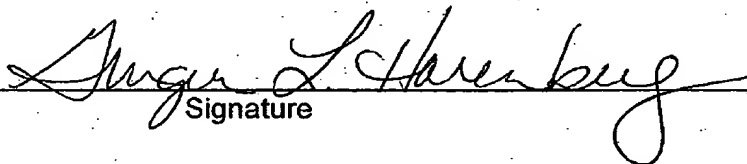
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Attn: Amendment

Commissioner for Patent

P.O. Box 1450

Alexandria, VA 22313-1450

on March 14, 2007
Date
Signature

Ginger L. Harenberg

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Hoadley et al.

Docket No.: ISAA0007

5 Serial No. : 09/919,074

Art Unit: 3692

Filed: 07/30/2001

Examiner: Milef, Elda G.

Title: ALGORITHM FOR EXPLAINING CREDIT SCORES

10 Date: March 14, 2007

Assistant Commissioner for Patents

Mail Stop: Amendment

P.O. Box 1450

15 Alexandria VA 22313-1450

AMENDMENT

Examiner:

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Applicant files this Amendment in response to the Office Action dated 14 December 2006, for the above-referenced patent application.

A Listing of the Claims begins on page 2 of this paper.

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Remarks begin on page 8 of this paper.

Applicant does not believe the filing of this amendment will incur additional fees. However, the Commissioner is authorized to charge any fees that may be due and to credit any overpayments to Deposit Account 07-1445 (Order No. ISAA0007). Applicant

30 considers this document to be filed in a timely manner.